

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 16-28606-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Luz M Norton  
31 Clinton Place, Unit 4  
Morristown, NJ 07960

Social Security No.:  
xxx-xx-6678

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on March 13, 2017.

On 9/26/18 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable John K. Sherwood on:

Date: October 25, 2018  
Time: 09:00 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,  
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: September 27, 2018  
JAN: smz

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Luz M Norton  
 Debtor

Case No. 16-28606-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Sep 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2018.

db  
 cr  
 516419662 +Luz M Norton, 31 Clinton Place, Unit 4, Morristown, NJ 07960-6805  
 516419663 +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 516419664 +AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871  
 516419665 +ANNIE SEZ, 401 HACKENSACK AVE, HACKENSACK, NJ 07601-6411  
 516419666 +AURORA BANK, POB 1706, SCOTTSBLUFF, NE 69363-1706  
 516419667 +BK OF AMER, 4909 SAVARESE CIR, TAMPA, FL 33634-2413  
 516419668 +CBNA, PO BOX 6189, SIOUX FALLS, SD 57117-6189  
 516419669 +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
 516419670 +CHASE MTG, PO BOX 24696, COLUMBUS, OH 43224-0696  
 516419671 +MANDEES, 401 HACKENSACK AVE, HACKENSACK, NJ 07601-6411  
 516419672 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: NATIONSTAR MORTGAGE LL, 350 HIGHLAND DR, LEWISVILLE, TX 75067)  
 516419680 +PARDA FEDERAL CREDIT U, 2601 CAMBRIDGE CT STE 21, AUBURN HILLS, MI 48326-2580  
 516419682 +RUSHMORE LOAN MGMT SER, 15480 LAGUNA CANYON RD S, IRVINE, CA 92618-2132  
 516419686 +THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
 516419687 +TOWN NORTH BANK, PO BOX 814810, DALLAS, TX 75381-4810  
 516419688 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: TOYOTA MOTOR CREDIT, 4 GATEHALL DR STE 350,  
 PARSIPPANY, NJ 07054)  
 516419689 +WELLS FARGO BANK, PO BOX 14517, DES MOINES, IA 50306-3517  
 516419690 +WELLS FARGO BANK NV NA, P O BOX 31557, BILLINGS, MT 59107-1557  
 516419691 +WF/WB, PO BOX 3117, WINSTON SALEM, NC 27102-3117  
 516626076 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
 Des Moines, IA 50306-0438  
 516537233 Wells Fargo Bank, N.A., Home Equity Group, 1 Home Campus MAC X2303-01A,  
 Des Moines, IA 50328-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 28 2018 00:04:37 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 28 2018 00:04:32 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516419666 E-mail/PDF: AIS.coccard.ebn@americaninfosource.com Sep 28 2018 00:07:14 CAPITAL ONE,  
 15000 CAPITAL ONE DR, RICHMOND, VA 23238  
 516419671 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 28 2018 00:04:11 COMENITY BANK/ANNITYLR,  
 PO BOX 182789, COLUMBUS, OH 43218-2789  
 516419672 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 28 2018 00:04:11 COMENITY BANK/DRESSBRN,  
 PO BOX 182789, COLUMBUS, OH 43218-2789  
 516419673 E-mail/Text: mrdiscen@discover.com Sep 28 2018 00:03:43 DISCOVERBANK, PO BOX 15316,  
 WILMINGTON, DE 19850  
 516419674 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 28 2018 00:04:11 FASHION BUG,  
 PO BOX 84073, COLUMBUS, GA 31908-4073  
 516419675 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 28 2018 00:03:46 KOHLS/CAPONE,  
 N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096  
 516419676 E-mail/Text: camanagement@mtb.com Sep 28 2018 00:04:08 M & T BANK, 1 FOUNTAIN PLZ,  
 BUFFALO, NY 14203  
 516638430 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 28 2018 00:08:43  
 Portfolio Recovery Associates, LLC, c/o Parda Federal Credit Union, POB 41067,  
 Norfolk VA 23541  
 516419683 +E-mail/PDF: gecsed@recoverycorp.com Sep 28 2018 00:08:30 SYNCB/CARE CREDIT,  
 C/O PO BOX 965036, ORLANDO, FL 32896-0001  
 516419684 +E-mail/PDF: gecsed@recoverycorp.com Sep 28 2018 00:07:48 SYNCB/GAP, PO BOX 965005,  
 ORLANDO, FL 32896-5005  
 516419685 +E-mail/PDF: gecsed@recoverycorp.com Sep 28 2018 00:07:08 SYNCB/LORD & TAY, PO BOX 965015,  
 ORLANDO, FL 32896-5015  
 516642919 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Sep 28 2018 00:05:28  
 U.S. Bank Trust, N.A., et al, c/o Caliber Home Loans, 13801 Wireless Way,  
 Oklahoma City, OK 73134-2500

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 516419670\* +CHASE MTG, PO BOX 24696, COLUMBUS, OH 43224-0696  
 516419677\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
 (address filed with court: M & T BANK, 1 FOUNTAIN PLZ, BUFFALO, NY 14203)  
 516419681\* +PARDA FEDERAL CREDIT U, 2601 CAMBRIDGE CT STE 21, AUBURN HILLS, MI 48326-2580

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-2

User: admin  
Form ID: 185

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Sep 27, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 29, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT nj.bkecf@fedphe.com  
Brian C. Nicholas on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin M. Buttery on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST bkyefile@rasflaw.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Michael Frederick Dingerdissen on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT nj.bkecf@fedphe.com  
Russell L. Low on behalf of Debtor Luz M Norton rbear611@aol.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Sherri Jennifer Smith on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
Steven P. Kelly on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
TOTAL: 11